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DECLARATION – Utility or Design Patent Application				
Direct all correspondence to: Custome	er Number 24,	239 OR [Correspondence a	address below
Name MOORE & VAN ALLEN PLLC				
Address 2200 West Main Street, Suite 8	00			
^{City} Durham		State NC		ZIP 27705
Country US	Telephone 919-286-800	00		Fax 919-286-8199
I hereby declare that all statements made herei belief are believed to be true; and further that the like so made are punishable by fine or imprison jeopardize the validity of the application or any	ese statements were ment, or both, under	e made with to 18 U.S.C. 10	the knowledge that will	ful false statements and the
NAME OF SOLE OR FIRST INVENTOR:	A petition ha	as been filed	for this unsigned inven	ntor
Given Name (first and middle [if any]) Kris		Family Na Or Surna Gagno	me	
Inventor's Signature	-			Date
Residence: City	State IL	Col	untry	Citizenship USA
Winnetka	"-	U	JSA	
Mailing Address				
1005 Sunset Road				
^{City} Winnetka	State	ZIP 60	0093	Country USA
NAME OF SECOND INVENTOR:	T —			
Given Name (first and middle [if any]) A petition has been filed for this unsigned inventor Family Name Or Surname				
Bridget Garavalia				
Inventor's Signature Bridget Marail	alia			3/31/04
Residence: City Joliet	State IL	I	untry SA	Citizenship USA
Mailing Address				
1013 Western Avenue				
City	State	ZIP)435	Country USA
Joliet	IL.	00	J 4 00	USA
Additional inventors are being named on the	supplemental Additio	nal Inventor(s)	sheet(s) PTO/SB/02S or 0	2LR attached hereto

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NAME OF THIRD INVENTOR:	A petition has	been filed for this unsigne	ed inventor	
Given Name		Family Name		
irst and middle [if any])		Or Surname		
Hetty E.		Harlan	·	
1.000				
Inventor's			Date / /	
Signature Office & Harlo	lu		4/2/04	
Group a M.			1/0-/0/	
Residence: City	State	Country	Citizenship	
	İL		USA	
River Forest		USA		
Mailing Address			:	
ž				
510 Monroe Avenue				
City	State	ZIP	Country	
River Forest	l II	60305	USA	
	<u> </u>	100303		
NAME OF FOURTH INVENTOR:	A petition has	been filed for this unsigne	ed inventor	
Given Name		Family Name		
(first and middle [if any])		Or Surname		
Michael		McKay		
Inventor's		L-, -,,-	Date	
Signature			Date	
Oignature				
Residence: City	State	Country	Citizenship	
Tradition dry	CT	Country	USA	
Wilton	01	USA	USA	
Mailing Address	<u> </u>	1 00/		
Mailing Address				
193 Sturges Ridge Road				
193 Sturges Ridge Road			•	
City	State	ZIP	Country	
Wilton	CT	06897	USA	
VVIILON	61	00097	USA	
NAME OF FIFTH INVENTOR:	A petition has	been filed for this unsigne	ad inventor	
Given Name		Family Name		
(first and middle [if any])		Or Surname		
la alda				
Jackie		Noble		
Inventor's			Date	
Signature			1	
B : 1 A"	T a			
Residence: City	State	Country	Citizenship	
Charlotte	NC NC	USA	USA	
Mailing Address		· · · · · · · · · · · · · · · · · · ·		
5626 Hillingdon Road				
City	State	ZIP	Country	
· · · · ·	NC	28226	USA	
Charlotte	110	20220	000	
	11			
Additional inventors are being named on the sup	plemental Additiona	al Inventor(s) sheet(s) PTO/SB/	/02S or 02LR attached hereto	

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NAME OF THIRD INVENTOR:		s been filed for this unsigned	
Given Name	A peditori nas	Family Name	rinventor
(first and middle [if any])		Or Surname	
Hetty E.		Harlan	
Inventor's	· · · · · · · · · · · · · · · · · · ·		Date
Signature			
Residence: City	State	Country	Citizenship
·	IL		USA
River Forest		USA	
Mailing Address			
510 Monroe Avenue			
City	State	ZIP	Country
River Forest	l IL	60305	USA
NAME OF FOURTH INVENTOR:	A petition has	s been filed for this unsigned	I inventor
Given Name		Family Name	
(first and middle [if any])		Or Surname	
Michael D.		McKay	•
Inventor's			Date
Signature what D. Mc			4/2/04
Residence: City	State CT	Country	Citizenship
NAPIL	ĆТ	1104	USA
Wilton	<u></u>	USA	
Mailing Address			
193 Sturges Ridge Road			
City	State	ZIP	Country
Wilton	CT	06897	USA
VIIIO		00007	00/
NAME OF FIFTH INVENTOR:	A petition has	s been filed for this unsigned	Linventor
Circa Name			riiveitoi
Given Name (first and middle [if any])		Family Name Or Surname	
Jackie		Noble	
Inventor's Signature			Date
Residence: City	State	Country	Citizenship
Charlotte	NC	USA	USA
Mailing Address	I .		
•			
5626 Hillingdon Road	·		
City	State	ZIP	Country
Charlotte	NC .	28226	USA
	<u> </u>		
Additional inventors are being named on the sup	plemental Addition	al Inventor(s) sheet(s) PTO/SB/0	2S or 02LR attached hereto

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NAME OF THIRD INVENTOR:	A petition has	been f	filed for this unsigned inve	ntor
Given Name		Famil	ly Name	
(first and middle [if any])		Or Su	urname	
Hetty E.		Har	' lan	
		<u> </u>	B	
Inventor's	_			Date
Signature				
B 11 01	Та.,		<u> </u>	
Residence: City	State		Country	Citizenship
Diving Figure 1	IL		1 10 A	USA
River Forest	<u> </u>		USA	
Mailing Address				
510 Monroe Avenue				
City	State		ZIP	Country
River Forest	l IL		60305	USA
NAME OF FOURTH INVENTOR:	7			
<u> </u>			iled for this unsigned inver	ntor
Given Name (first and middle [if any])			ly Name	1
		1	ırname	
Michael		Mck	Say	
			- <u></u>	
inventor's				Date
Signature				
				
Residence: City	State	1	Country	Citizenship
	CT	1		USA
Wilton			USA	
Mailing Address				
193 Sturges Ridge Road				•
	Т.			
City	State		ZIP	Country
Wilton	CT		06897	USA
NAME OF FIFTH INVENTOR:				
		been fi	iled for this unsigned inver	ntor
Given Name		Famil	y Name	
(first and middle [if any])	l		rname	
	ļ			
Jackie	I	Nob	ole	
Inventor's				Date
Signature Auline Mala	1			
Honna I non	u			3-31-2004
Residence: City//	State	i	Country	Citizenship
Charlotte	NC		USA	USA
			00, (00,1
Mailing Address	<u></u>			
Mailing Address				
EGOG Hillingdon Dood				
5626 Hillingdon Road				
City	State		ZIP	Country
Objects II	NC		28226	USA
Charlotte				
Additional inventors are being named on the supp	plemental Additional	Invento	r(s) sheet(s) PTO/SB/02S or 0	12LR attached hereto

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NAME OF SIXTH INVENTOR:	_	s been filed for this unsigned in		
Given Name	A pennon nac	Family Name	iventoi	
(first and middle [if any])		Or Surname		
Arun		Pinto		
Inventor's		1	Date	
Signature Anin Tinlo				
Residence: City	State	Country	March 31, 2004 Citizenship	
Residence. City	NC	Country	India	
Charlotte	110	USA	IIIula	
Mailing Address				
6609 Fairway Point Drive				
City	State	ZIP	Country	
Charlotte	NC	28269	USA	
NAME OF SEVENTH INVENTOR:		s been filed for this unsigned in		
Given Name		Family Name	ive neo	
(first and middle [if any])		Or Surname		
Vipin		Ramani		
Inventor's			Date	
Inventor's Signature Vipm Camami			March 31,2004	
Residence: City	State	Country	Citizenship	
Charlotta	NC	LICA	India	
Charlotte Mailing Address		USA		
Maining Address				
4941 King Arthur Drive				
City	State	ZIP	Country	
Charlotte	NC	28277	USA	
NAME OF FIGURE AND TAKEN				
NAME OF EIGHTH INVENTOR:		s been filed for this unsigned in	ventor	
Given Name		Family Name		
(first and middle [if any])		Or Surname		
Inventor's			Date	
Signature				
Residence: City	State	Country	Citizenship	
•				
	<u> </u>			
Mailing Address				
City	State	ZIP	Country	
Additional inventors are being named on the supple	المصمنة الماما المعصما	nventor(s) sheet(s) PTO/SB/02S or	001 D -44	

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United the Paperwork Reduction Act of 1990, no persons are require		Attorney Docket Number	014033-00							
DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION (37 CFR 1.63)		First Named Inventor Kris Gagnon		on						
		COMPLETE IF KNOWN								
		Application Number								
□ Declaration □ Declaration	Declaration Submitted after Initial Filing (surcharge) (37 CFR 1.16 (e)) required)	Filing Date								
		Art Unit								
Filing (Examiner Name								
I hereby declare that:										
Each inventor's residence, mailing	g address, and citizenship	are as stated below next to	their name.							
I believe the inventor(s) named be which a patent is sought on the inv		first inventor(s) of the subje	ect matter which	is claimed and for						
METHOD AND SYSTEM TO MAN	NAGE A CREDIT PORTF	OLIO AND TO TRIGGER C	REDIT ACTION	S						
		(Title of the Invention)								
the specification of which										
is attached hereto										
OR was filed on (MM/DD/YYYY)	as United States Applicat	tion Number or PCT Internat	ional							
Application Number and was amended on (MM/DD/YYYY) (if applicable).										
I hereby state that I have reviewed by any amendment specifically ref		tents of the above identified	specification, in	cluding the claims,	as amended					
I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-Inpart applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.										
I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.										
Prior Foreign Application Number(s)	Country	Foreign Filing Date (MM/DD/YYYY)	Priority Not Claimed	Certified Copy (Attached? NO					
Additional foreign application	numbers are listed on a	supplemental priority data st	neet PTO/SB/02	/B attached hereto:	Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02/B attached hereto:					

[Page 1 of 4]
This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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City Durham		State NC	27705		
US	Telephone 919-286-8000		Fax 919-286-8199		
I hereby declare that all statements made herein belief are believed to be true; and further that the like so made are punishable by fine or imprisonn jeopardize the validity of the application or any p	ese statements were i ment, or both, under 1	made with the knowledge tha	t willful false statements and the		
NAME OF SOLE OR FIRST INVENTOR:	A petition has	been filed for this unsigned i	nventor		
Given Name (first and middle [if any])		Family Name Or Surname			
Kris		Gagnon			
		, oughon			
Inventor's Signature La Pogram			Date 4/6/04		
Residence: City	State	Country	Citizenship		
Winnetka	IL	USA	USA		
Mailing Address					
1005 Sunset Road					
City Winnetka	State	60093	Country USA		
NAME OF SECOND INVENTOR:		been filed for this unsigned in			
Given Name	A pelition nas	Family Name	nventor		
(first and middle [if any])		Or Surname			
Bridget Garavalia					
Inventor's Signature Date					
Residence: City	State	Country	Citizenship		
Joliet	IL	USA	USA		
Mailing Address					
1013 Western Avenue					
City	State	ZIP	Country		
Joliet	IL	60435	USA		
Additional inventors are being named on the	supplemental Additiona	I inventor(s) sheet(s) PTO/SB/02S	or 02LR attached hereto		